

WE CLAIM:

1 1. A method of paying bills using a computer, comprising the steps of:
2 receiving requests to pay a plurality of bills of a particular merchant on behalf
3 of a plurality of particular consumers;
4 searching a database of deposit account numbers, each representing a
5 respective deposit account maintained at one of a plurality of associated financial institutions
6 by a plurality of consumers including each of the plurality of particular consumers, to
7 identify the deposit account numbers of the deposit accounts of each of the plurality of
8 particular consumers;
9 paying the plurality of bills of each of the plurality of particular consumers
10 by a single financial instrument.

1 2. The method of claim 1 wherein the step of paying the plurality of bills
2 by a single financial instrument includes the step of directing payment of the plurality of bills
3 from funds in a deposit account of a service provider.

1 3. The method of claim 2 further comprising the step of:
 transferring funds to the deposit account of the service provider from the
deposit accounts represented by each of the identified deposit account numbers.

1 4. The method of claim 2 wherein the step of paying the plurality of bills
2 includes the step of preparing a check written on funds in the deposit account of the service
3 provider.

1 5. The method of claim 2 wherein the step of paying the plurality of bills
2 includes the step of initiating an electronic funds transfer from funds in the deposit account
3 of the service provider.

1 6. The method of claim 3 wherein the step of transferring funds to the
2 deposit account of the service provider includes the step of preparing a draft written on funds
3 in the deposit account represented by a particular consumer's identified deposit account
4 number.

1 7. The method of claim 3, wherein the step of transferring funds to the
2 deposit account of the service provider includes the step of initiating an electronic funds
3 transfer from funds in the deposit account represented by a particular consumer's identified
4 deposit account number.

1 8. A method of paying bills using a computer, comprising the steps of:

2 receiving a request to pay a bill of a particular merchant on behalf of a
3 particular consumer;

4 searching a database of deposit account numbers, each representing a
5 respective deposit account maintained at one of a plurality of associated financial institutions
6 by one of a plurality of consumers including the particular consumer, to identify a deposit
7 account number of the deposit account of the particular consumer; and,

8 directing payment of the bill from funds in the deposit account represented
9 by the identified deposit account number.

1 9. The method of claim 8 wherein the step of directing payment of the
2 bill from funds in the deposit account further comprises the step of:

3 preparing a draft drawn on funds in the deposit account.

1 10. The method of claim 9 further comprising the step of:
2 including posting information on the draft.

1 11. The method of claim 8 wherein the step of directing payment of the
2 bill from funds in the deposit account further comprises the step of:

3 initiating an electronic funds transfer from the deposit account.

1 12. A method of paying bills using a computer, comprising the steps of:
2 receiving an instruction to pay a bill of a particular merchant on behalf of a
3 particular consumer;
4 searching a database having deposit account numbers, each representing a
5 respective deposit account maintained at one of a plurality of associated financial institutions
6 by a plurality of consumers including the particular consumer, to identify the deposit account
7 number of the deposit account of the particular consumer;
8 selecting a payment type; and,
9 directing payment of the bill by the type of payment selected from funds in
10 the identified deposit account.

1 13. The method of claim 12 wherein the step of selecting a payment type
2 includes the step of comparing the amount of the bill to be paid to a predetermined amount.

1 14. The method of claim 12 wherein the step of selecting a payment type
2 includes the step of identifying a payment type indicator associated with the particular
3 merchant.

1 15. The method of claim 14 wherein the step of identifying a payment
2 type indicator associated with the particular merchant includes the step of searching a

3 merchant database having a payment type indicator associated with each of a plurality of
4 merchants including the particular merchant.

1 16. The method of claim 12 further comprising the steps of:
2 receiving a deposit account number representing a deposit account maintained
3 at one of a plurality of associated financial institutions by a particular consumer;
4 storing the deposit account number in a database of deposit account numbers;
5 comparing a particular consumer's deposit account number in the deposit
6 account number database with the particular consumer's deposit account number in a
7 financial institutions database to determine if the consumer's deposit account number in the
8 deposit account number database is correct; and,
9 correcting the deposit account number if the deposit account number in the
10 deposit account number database is not correct.

1 17. The method of claim 12 wherein said step of selecting a payment type
2 further comprises the step of:
3 selecting a payment type from a check written on funds in a deposit account
4 other than the deposit account represented by the identified deposit account number, a draft
5 written on funds in the deposit account represented by the identified deposit account number,

6 and an electronic funds transfer of funds in the deposit account represented by the identified
7 deposit account number;

1 18. The method of claim 12 further comprising the steps of:
2 determining if the request to pay the bill is a duplicate of a previous request;
3 and,
4 terminating the request if the request is a duplicate request.

1 19. A method of paying bills using a computer, comprising the steps of:
2 receiving a request to pay a bill of a particular merchant on behalf of a
3 particular consumer;

4 searching a database of deposit account numbers, each representing a
5 respective deposit account maintained at one of a plurality of associated financial institutions
6 by one of a plurality of consumers including the particular consumer, to identify a deposit
7 account number of the deposit account of the particular consumer;

8 paying the bill from funds in a deposit account of the service provider; and,
9 transferring funds to the deposit account of the service provider from the
10 deposit account represented by the identified deposit account number.

1 20. The method of claim 19 further comprising the steps of:

determining if the request to pay the bill is a duplicate of a previous request;
and,
terminating the request if the request is a duplicate request.

21. An article of manufacture, comprising:
a computer readable medium; and
computer software stored on the computer readable medium, the computer software comprising a set of instructions directing a computer to perform the steps of:
receiving requests to pay a plurality of bills of a particular merchant on behalf of a plurality of particular consumers;
searching a database of deposit account numbers, each representing a respective deposit account maintained at one of a plurality of associated financial institutions by a plurality of consumers including each of the plurality of particular consumers, to identify the deposit account numbers of the deposit accounts of each of the plurality of particular consumers; and,
paying the plurality of bills of each of the plurality of particular consumers by a single financial instrument.

22. An article of manufacture, comprising:
a computer readable medium; and

3 computer software stored on the computer readable medium, the computer
4 software comprising a set of instructions directing a computer to perform the steps of:
5 receiving a request to pay a bill of a particular merchant on behalf of
6 a particular consumer;
7 searching a database of deposit account numbers, each representing
8 a respective deposit account maintained at one of a plurality of associated financial
9 institutions by one of a plurality of consumers including the particular consumer, to identify
10 a deposit account number of the deposit account of the particular consumer;
11 paying the bill from funds in a deposit account of the service provider;
12 and,
13 transferring funds to the deposit account of the service provider from
14 the deposit account represented by the identified deposit account number.

1 23. An article of manufacture, comprising:
2 a computer readable medium; and
3 computer software stored on the computer readable medium, the computer
4 software comprising a set of instructions directing a computer to perform the steps of:
5 receiving a request to pay a bill of a particular merchant on behalf of
6 a particular consumer;

7 searching a database of deposit account numbers, each representing
8 a respective deposit account maintained at one of a plurality of associated financial
9 institutions by one of a plurality of consumers including the particular consumer, to identify
10 a deposit account number of the deposit account of the particular consumer; and,
11 directing payment of the bill from funds in the deposit account
12 represented by the identified deposit account number.

1 24. An article of manufacture, comprising:
2 a computer readable medium; and
3 computer software stored on the computer readable medium, the computer
4 software comprising a set of instructions directing a computer to perform the steps of:
5 receiving an instruction to pay a bill of a particular merchant on behalf
6 of a particular consumer;
7 searching a database having deposit account numbers, each
8 representing a respective deposit account maintained at one of a plurality of associated
9 financial institutions by a plurality of consumers including the particular consumer, to
10 identify the deposit account number of the deposit account of the particular consumer;
11 selecting a payment type; and,
12 directing payment of the bill by the type of payment selected from
13 funds in the identified deposit account.

1 25. A system for paying bills using a computer, comprising:

2 means for receiving requests to pay a plurality of bills of a particular merchant
3 on behalf of a plurality of particular consumers;

4 a database of deposit account numbers, each representing a respective deposit
5 account maintained at one of a plurality of associated financial institutions by a plurality of
6 consumers including each of the plurality of particular consumers, searchable by the
7 computer to identify the deposit account numbers of the deposit accounts of each of the
8 plurality of particular consumers at one of the plurality of associated financial institutions;

9 means for paying the plurality of bills of each of the plurality of particular
10 consumers by a single financial instrument.

1 26. A system for paying bills using a computer, comprising:

2 means for receiving a request to pay a bill of a particular merchant on behalf
3 of a particular consumer;

4 a database of deposit account numbers, each representing a respective deposit
5 account maintained at one of a plurality of associated financial institutions by one of a
6 plurality of consumers including the particular consumer, searchable by the computer to
7 identify a deposit account number of the deposit account of the particular consumer; and,

8 means for directing payment of the bill from funds in the deposit account
9 represented by the identified deposit account number.

10 27. The system of claim 26 further comprising:

11 means for selecting a payment type.

1 28. A system for paying bills using a computer, comprising:

2 means for receiving a request to pay a bill of a particular merchant on behalf
3 of a particular consumer;

4 a database of deposit account numbers, each representing a respective deposit
5 account maintained at one of a plurality of associated financial institutions by one of a
6 plurality of consumers including the particular consumer, searchable by the computer to
7 identify a deposit account number of the deposit account of the particular consumer;

8 means for paying the bill from funds in a deposit account of the service
9 provider; and,

10 means for transferring funds to the deposit account of the service provider
11 from the deposit account represented by the identified deposit account number.

1 29. A system for paying bills using a computer, comprising:

2 a communications switch connected to a network for receiving requests to
3 pay a plurality of bills of a particular merchant on behalf of a plurality of particular
4 consumers;

5 a database of deposit account numbers, each representing a respective deposit
6 account maintained at one of a plurality of associated financial institutions by a plurality of
7 consumers including each of the plurality of particular consumers, searchable by the
8 computer to identify the deposit account numbers of the deposit accounts of each of the
9 plurality of particular consumers; and,

10 a computer processor in communication with the network and the database
11 for paying the plurality of bills of each of the plurality of particular consumers by a single
12 financial instrument.

1 30. A system for paying bills using a computer, comprising:

2 a communications switch connected to a network for receiving a request to
3 pay a bill of a particular merchant on behalf of a particular consumer;

4 a database of deposit account numbers, each representing a respective deposit
5 account maintained at one of a plurality of associated financial institutions by one of a
6 plurality of consumers including the particular consumer, searchable by the computer to
7 identify a deposit account number of the deposit account of the particular consumer; and,

8 a computer processor in communication with the network and the database
9 for directing payment of the bill from funds in the deposit account represented by the
10 identified deposit account number.

1 31. The system of claim 30 wherein the computer processor selects a
2 payment type.

3 32. A system for paying bills using a computer, comprising:
4 a communications switch connected to a network for receiving a request to
5 pay a bill of a particular merchant on behalf of a particular consumer;

6 a database of deposit account numbers, each representing a respective deposit
7 account maintained at one of a plurality of associated financial institutions by one of a
8 plurality of consumers including the particular consumer, searchable by the computer to
9 identify a deposit account number of the deposit account of the particular consumer at one
10 of the plurality of associated financial institutions; and,

11 a computer processor in communication with the network and the database
12 for paying the bill from funds in a deposit account of the service provider and transferring
13 funds to the deposit account of the service provider from the deposit account represented by
14 the identified deposit account number.

1 33. A database for use with a system for paying bills using a computer,
2 comprising:

3 deposit account numbers, each representing a respective deposit account
4 maintained at one of a plurality of associated financial institutions by one of a plurality of
5 consumers including the particular consumer, the database being searchable by the computer
6 to identify a deposit account number of the deposit account of the particular consumer at one
7 of the plurality of associated financial institutions.

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